

*REMARKS*

In the application claims 1-29 have been canceled. Claims 30-53 have been added. Claims 1-29 had previously been rejected as obvious under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent Application Publication No. 2003/0061093 to Todd ("Todd") in view of U.S. Patent No. 6,786,400 to Bucci ("Bucci"). Applicants respectfully submit that new claims 30-58 are patentable over the combination of Todd and Bucci. For example, neither Todd nor Bucci disclose or suggest, alone or in combination, the use of a web interface for the consumer to use in managing a rewards account that includes an option to redeem at least a portion of a rewards balance by electronic transfer to a bank account and an option to redeem at least a portion via a different redemption vehicle.

Applicants respectfully submit that the patent application is in condition for allowance. If, in the opinion of the Examiner, a telephone conference would expedite the prosecution of the subject application, the Examiner is invited to call the undersigned attorney.

Respectfully submitted,

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